



**CUSTOMER'S ACCEPTANCE TOWARDS INTERNET BANKING IN
MAYBANK**

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**BACHELOR OF BUSINESS ADMINISTRATION WITH HONOURS (FINANCE)
FACULTY OF BUSINESS MANAGEMENT
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THE CUSTOMER'S ACCEPTANCE OF INTERNET BANKING IN MAYBANK

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Submitted in Partial Fulfilment of the Requirement for the
Bachelor of Business Administration with Honours (Finance)

FACULTY OF BUSINESS MANAGEMENT
UNIVERSITY TEKNOLOGI MARA
KAMPUS BANDARAYA MELAKA

DECEMBER 2014

DECLARATION OF ORIGINAL WORK



BACHELOR OF BUSINESS ADMINISTRATION (HONS) FINANCE
FACULTY OF BUSINESS MANAGEMENT UNIVERSITI TEKNOLOGI
MARA KAMPUS BANDARAYA MELAKA
“DECLARATION OF ORIGINAL WORK”

I am ELENA SOFIA BT MOHAMMAD @ MOKHTAR I/C Number: 910620-11-5240

Hereby, declare that:

- ✚ This work has not previously been acceptance in substance for any degree, locally or overseas, and not being concurrently submitted for this degree or any other degrees.
- ✚ This project paper is the result of my independent work and investigation, except otherwise stated.
- ✚ All verbatim extracts have been distinguished by quotation marks and sources of myinformation have been specifically acknowledged.

Signature:_____

Date: 23rd December 2014

LETTER OF SUBMISSION

HEAD OF PROGRAM

23rd Decemcer 2014

Faculty of Business Management
Universiti Teknologi MARA
Kampus Bandaraya Melaka
75300 Melaka

Dear Sir,

SUBMISSION OF PROJECT PAPER

As referring to the attachment is the project paper titled “**Customer’s Acceptance Towards Internet Banking in Maybank**” to fulfil the requirement as needed by the Faculty of Business Administration, Universiti Teknologi MARA, Kampus Bandaraya Melaka.

Thanks and Best Regards.

Yours Sincerely,

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(ELENA SOFIA BT MOHAMMAD @ MOKHTAR)

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ABSTRACT

The Internet has emerged as one of the most important distribution channels for financial services firms. However, there is still a need to more fully understand the antecedents to customer use of banking via the Internet. The purpose of this study is to understanding the factors that affect the acceptance of internet banking towards Maybank's customers. The findings found that performance expectancy, effort expectancy, social impact and anxiety are all significantly affecting the acceptance of the customers towards the internet banking. The findings also predict that predict 36.8 per cent of the variations internet banking acceptance. The acceptance led by the satisfaction among the customers itself, thus the dependent variable are measures based on the satisfaction acceptance where the highest mean is 4.02 where most of the respondents agree with the facilitating conditions to use internet banking is one of the factors that influenced the customer acceptance. Implications for banks are that they need to put much effort not only into making a user-friendly internet bank, but also into explaining to their customers how the internet bank is useful to them.